Driftless Mutual Insurance Company

PO Box 2210
Viroqua, WI 54665
(855) 555-0112
driftlessmutual.example

Homeowners Policy Declarations

Policy number: DM-HO-2087341-06

Policy period: March 1, 2025 to March 1, 2026, 12:01 a.m. standard time at the insured location

Named insured: Raymond C. Ostrander and Margaret A. Ostrander, Trustees of the Ostrander Family Revocable Trust dated May 14, 2019

Insured location: 1846 Hawkstone Drive, Madison, WI 53711

Agent: Capitol Prairie Insurance Agency, Linda Schroedl, (608) 555-0136

Coverages

Coverage	Limit
A. Dwelling	$421,000.00
B. Other structures	$42,100.00
C. Personal property, replacement cost	$294,700.00
D. Loss of use	$84,200.00
E. Personal liability, each occurrence	$500,000.00
F. Medical payments to others, each person	$5,000.00

Deductible: $1,000.00 for all perils except wind and hail, which carry a deductible of 1% of Coverage A ($4,210.00).

Special limits inside Coverage C

Property	Limit
Jewelry, watches and furs, loss by theft	$2,500.00 in all
Silverware and goldware, loss by theft	$2,500.00
Firearms, loss by theft	$2,500.00
Money and bank notes	$200.00
Watercraft, with trailers and motors	$1,500.00

Endorsements

- Water backup and sump overflow: limit $10,000.00, deductible $1,000.00
- Roof surfaces: replacement cost (roof replaced August 2021)
- This policy does not cover flood or earthquake.

Premium

Item	Amount
Annual premium	$1,731.00
Claim-free, protective device and multi-policy discounts	included
Paid in full	February 24, 2025